## PATENT COOPERATION TREATY

C/O FISH & NEAVE 1921 AVENUE OF THE AMERICAS NEW YORK, NY 10020    Date of Mailing   (day/month/year)   (PCT Rule 66)	Ta		AMINING AUTHORITY	,	РСТ	
Date of Mailing   (day/month/year)   2.1 NOV 2002	To: LAURENCE S. ROGERS C/O FISH & NEAVE				PCI	
Applicant's or agent's file reference  CF/034 PCT  International application No.  International filing date (day/month/year)  PCT/USO1/25002  International population No.  International filing date (day/month/year)  PCT/USO1/25002  International Patent Classification (IPC) or both national classification and IPC  PCT/USO1/25002  International Patent Classification (IPC) or both national classification and IPC  PCCT/ Goof 17/80 and US Cl.: 705/86, 37  Applicant  PRITCHARD, ANDREW H.  I. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  I X Basis of the opinion  II Priority  III Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV Lack of unity of invention  V X Reasoned statement under Rule 60.0(a)(ii) with regard to novelty, inventive step or industrial applicability; exitations and explanations supporting such statement  VI Certain defects in the international application  VIII Certain defects in the international application  VIII Certain defects in the international application  S. The applicant is hereby invited to reply to this opinion.  When?  See the time limit indicated above. The applicant may before the expination of that time limity requese this Authority to grant an extension, me faule 66.3(d).  How By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rule 66.4 bis. For the examiner's proper training to administrational preliminary examination report mults be established according to Nule 60.2 is 25 DECEMBER 2002  Name and mailing address of the IPEA/US  Commissioner of Paents and Trademarks Book RT.  Weshapton, D.C. 20031  Facsimile No. 7(703) 303-3230				WRITTEN OPINION		
Applicant's or agent's file reference  CF/02+ PCT  REPLY DUE  within ONE months from the above date of mailing International application No.  PCT/USO1/25022  International Patent Classification (IPC) or both national classification and IPC  IPC(7) Goef 17/60 and US CL: 706/56, 37  Applicant  PRITCHARD, ANDREW H.  I. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  I X Basis of the opinion  II Priority  III Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV Lack of unity of invention  V X Reasoned statement under Rule 665(s)(ii) with regard to novelty, inventive step or industrial applicability: citations and explanations supporting such statement  VI Certain defects in the international application  S. The applicant is hereby invited to reply to this opinion.  When? See the time limit indicated above. The applicant is hereby invited to reply to this opinion.  Also For an additional opportunity to submit unmediments, see Rule 66.4. bix. For the form and the language of the amendments, see Rule 66.4. Prove the examiner's abiligation to consider amendments, see Rule 66.4. Prove the examiner's abiligation to consider amendments, see Rule 66.4. Proventy is filed, the international preliminary examination report with be established on the basis of this opinion.  A. The final date by which the international preliminary examination report with be established according to Rule 60.9, 18. 25 DECEMBER 2002  Name and mailing address of the IPEA/US  Commissioner of Paents and Trademarks  Box INT.  Hall RAZIMI  Felephone No. (703) 305-305-1061						
Applicant's or agent's file reference  CF/024 PCT  International application No.  International date (day/month/year)  PCT/USO/125022  International application No.  International filing date (day/month/year)  PCT/USO/125022  International Patent Classification (IPC) or both national classification and IPC  IPC(?) Gooff 17/80 and US Cl.: 708/36, 37  Applicant  PRITCHARD, ANDREW H.  I. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  I X Basis of the opinion  II Priority  III Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV Lack of unity of invention  V X Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability: citations and explanations supporting such statement  VI Certain documents cited  VII Certain observations on the international application  3. The applicant is hereby invited to reply to this opinion.  When? See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Anthority to grant an extension, see Rule 66.4  For the form and the language of the amendments, see Rule 66.8 and 66.9.  For man didtional opportunity to submit amendments, see Rule 66.8.  For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4.  For the informal community to unbmit amendments, see Rule 66.6.  If no reply is filed, the international preliminary examination report will be established on the basis of this opinion.  Name and mailing address of the IPEA/US  Commissioner of Patents and Trademarks  ROOK (703) 205-2300  International Demants of the IPEA/US  Commissioner of Patents and Trademarks  ROOK (703) 205-2300  International Demants of the IPEA/US  Commissioner of Patents and Trademarks  ROOK (703) 205-2300  International Demants of the IPEA/US  Commissioner of Patents and Trademarks  ROOK (703) 205-2300  Internatio			_		(FCI Rule 66)	
Applicant's or agent's file reference  CF/034 PCT  International application No.  PCT/USO1/25022  International application (IPC) or both national classification and IPC  IPC(7). Gooff 17/60 and US Cl.: 705/36, 37  Applicant  PRITCHARD, ANDREW H.  I. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  I X Basis of the opinion  II Priority  III Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV Lack of unity of invention  V X Reasoned statement under Rule 68.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement  VI Certain documents cited  VII Certain documents cited  VII Certain defects in the international application  Viii Certain observations on the international application  Viii Certain office of the stabilistic of the sum of the stabilished on the basis of this opinion.  When? See the time limit indicated above. The applicant many, before the expiration of that time limit, request this Authority to great an extension, see Rule 66.6 (d).  For an informal communication with the examiner, see Rule 66.6 (d).  For the examiner's obligation to consider amendments, see Rule 66.6 (d).  For the caminer's obligation to consider amendments and/or arguments, see Rule 66.6.  For the examiner's obligation to consider amendments and/or arguments, see Rule 66.6.  For the examination report must be established according to Rule 69.2 is: 25 DECEMBER 2002  Name and mailing address of the IPEA/US  Commissioner of Pantha and Trademarks  BANDER, PG.  Aughorized officer  Commissioner of Pantha and Trademarks  Comm			· ·			
International application No.					21 NOV 2002	
PCT/USO1/25022  International Patent Classification (IPC) or both national classification and IPC  IPC(7): GOGF 17/60 and US Cl.: 705/50, 37  Applicant PRITCHARD, ANDREW H.  I. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  I X Basis of the opinion  II Priority  III Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV Lack of unity of invention  V X Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement  VI Certain defects in the international application  VII Certain defects in the international application  S. The applicant is hereby invited to reply to this opinion.  When? See the time limit indicated above. The appliesant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 56.8 and 66.9.  Also For an additional opportunity to submit amendments, see Rule 66.4. For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4. For an informal communication with the examiner, see Rule 66.6.  If no reply is filed, the international preliminary examination report will be established on the basis of this opinion.  * The final date by which the international preliminary examination report will be established on the basis of this opinion.  * The final date by which the international preliminary examination report will be established on the basis of this opinion.  * The final date by which the international preliminary examination report will be established on the basis of this opinion.  * The final date by which the international preliminary examination report will be established on the basis of this opinion.  * The final date by which the international preliminary examination report will be established on the basis of this opinion.  * HANI KAZIMI Telephone No. (7				within ONE months		
International Patent Classification (IPC) or both national classification and IPC  IPC(7): GOGF 17/60 and US Cl.: 705/56, 57  Applicant PRITCHARD, ANDREW H.  1. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  1	International app	lication No.	International filing date	e (day/month/year)	Priority date (day/month/year)	
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PRITCHARD, ANDREW H.  1. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  1	International Pat IPC(7): G06F	ent Classification (IPC) 17/60 and US Cl.: 709	or both national classifi 5/86, 87	cation and IPC		
1. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.  2. This opinion contains indications relating to the following items:  1	1	ANDROW				
2. This opinion contains indications relating to the following items:    I   X   Basis of the opinion	FRITCHARD,	ANDREW H.				
I \textbf{X} Basis of the opinion  II   Priority  III   Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV   Lack of unity of invention  V \textbf{X} Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement  VI   Certain documents cited  VII   Certain defects in the international application  VIII   Certain observations on the international application  S. The applicant is hereby invited to reply to this opinion.  When? See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.2(d)  How? By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rule 66.8 and 66.9.  Also   For an additional opportunity to submit amendments, see Rule 66.4. For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4 bis. For an informal communication with the examiner, see Rule 66.6.  If no reply is filed, the international preliminary examination report will be established on the basis of this opinion.  4. The final date by which the international preliminary examination report must be established according to Rule 69.2 is: 25 DECEMBER 2002  Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231  Facsimile No. (703) 305-9230	1. This written	opinion is the first	(first, etc.) dr	awn by this Internat	cional Preliminary Examining Authority.	
II	2. This opinion	contains indications re	lating to the following i	tems:		
III Non-establishment of opinion with regard to novelty, inventive step or industrial applicability  IV Lack of unity of invention  V Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement  VI Certain documents cited  VII Certain defects in the international application  VIII Certain observations on the international application  VIII See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.2(d).  How? See the time limit indicated above. The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.2(d).  How? By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rule 66.4 for the examiner's obligation to consider amendments, see Rule 66.4. For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4 bis. For an informal communication with the examiner, see Rule 66.6.  If no reply is filed, the international preliminary examination report will be established on the basis of this opinion.  4. The final date by which the international preliminary examination report must be established according to Rule 69.2 is: 25 DECEMBER 2002  Name and mailing address of the IPEA/US  Commissioner of Palenta and Trademarks  BOX PCT  Washington, D.C. 20231  Facsimile No. (703) 305-3250	I X Basis of the opinion					
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Name and mailing address of the IPEA/US  Commissioner of Patents and Trademarks Box PCT  Washington, D.C. 20231  Facsimile No. (703) 305-3230  Authorized officer  HANI KAZIMI  Telephone No. (703)-305-1061	If no reply i	is filed, the internation	al preliminary examinati	on report will be est	ablished on the basis of this opinion.	
Commissioner of Patents and Trademarks Box POT Washington, D.C. 20231  Facsimile No. (703) 305-3230  HANI KAZIMI  Telephone No. (703)-305-1061	4. The final date	by which the internat	ional preliminary		-	
Commissioner of Patents and Trademarks Box POT Washington, D.C. 20231  Facsimile No. (703) 305-3230  HANI KAZIMI  Telephone No. (703)-305-1061	Name and mail:	address of the IDD to		- <i>1</i> -		
Washington, D.C. 20231  Facsimile No. (703) 305-3230  Telephone No. (703)-305-1061	Commissio			Authorized officer	ne s	
		n, D.C. 20231	Ĭ,	// HÀNI KAZIMI		
Form PCT/IPEA/±08 (cover sheet) (July 1998)★				Telephone No. (7	03)-305-1061	

## WRITTEN OPINION

International application No.

PCT/US01/25022

1. B	asis of t	the opinion			
1. <b>W</b> it	h regard	to the elements of the interna	ational application:*		
X	<b>.</b>	ternational application as	• •		
x	<u>.</u>	scription:			
		1-18			as originally filed
		NONE		,	- •
			, filed with the		
	r c		,	16 letter 01	
X	the cla				
	pages				, as originally filed
			, as amended	(together with any state	ement) under Article 19
		NONE			, filed with the demand
	pages	NONE	, filed with the letter of		
	the dre				
X		awings: 1-3			
		NONE			
			filed with the		, filed with the demand
	pages.	NONE	, filed with the	letter of	
$\mathbf{x}$	the sec	quence listing part of the d	accrintion		
لثنا		21021	_		inimally filed
					, as originally filed
	nages	NONE	, filed with the	letter of	, filed with the demand
	the lang	guage of publication of t	rnished for the purposes of in the international application ( uished for the purposes of interna-	(under Rule 48.3(b)).	· //
3. Wit	wn on th	ne basis of the sequence list		n the international applicat	ion, the written opinion was
	contain	ed in the international a	pplication in printed form.		
	filed to	gether with the internation	onal application in computer	readable form.	
	furnish	ed subsequently to this A	Authority in written form.		
$\Box$			authority in computer readabl	e form	
					e de la la la la la
			tly furnished written sequence has been furnished.		
	occii iui	misied.	recorded in computer readable f	orm is identical to the wri	ten sequence listing has
4. X		nendments have resulted	in the cancellation of:		
	X th	he description, pages	NONE		
	X tł	he claims, Nos.	NONE		
		he drawings, sheets/fig _	NONE		
5.	This opi	inion has been drawn as if (	some of) the amendments had no ndicated in the Supplemental Bo	ot been made, since they have (Rule 70.2(c)).	ave been considered to go
* Replo	acement si		hed to the receiving Office in respo		Article 14 are referred to

## WRITTEN OPINION

International application No.

PCT/US01/25022

Navalta AD			
Novelty (N)	Claims	NONE	YE
	Claims	1-16	NC NC
Inventive Step (IS)	Claims	NONE	YF
• • •	Claims	1-16	NO.
Industrial Applicability (IA)	Claims	1-16	YF
	Claims	NONE	NO.
comprising the steps of selecting an investmen investment trust with the selected investmen ownership interest in the investment trust, investment instrument. Tull teaches the step growth in equity and yield return at a select column 3, line 15 thru column 5, line 22, and NONE	t instrument, to and redeeming as of optimizing ted level of rish d column 7, lin	rading the investment trust on a financi the ownership interest in the investm which investment instruments are sele t, and tracking the value of the investn	al exchange to provide a ent trust for at least th ected to produce a desire

## WRITTEN OPINION

International application No.

	PCT/US01/25022
pplemental Box o be used when the space in any of the preceding boxes is not sufficient)	
ontinuation of: Boxes I - VIII	Sheet 10
IME LIMIT:  The time limit set for response to a Written Opinion may not be extended. ceived after the expiration of the time limit set in the Written Opinion will not be decived after the expiration Report.	37 CFR 1.484(d). Any response considered in preparing the International